



Order Filed on July 29, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

R. Cameron Legg, Esq.
OLIVER & LEGG, LLC
2240 Highway 33, Suite 112
Neptune, New Jersey 07753
732-988-1500
Attorney for Debtor(s)



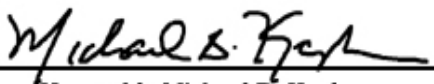
In Re:
Richard S. Herro, Sr.
Yvonne Herro

Case No.: 24-22686
Chapter: 13
Judge: MBK

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 29, 2025


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 04/29/2025:

Property: 2348 Orchard Crest Blvd, Manasquan, NJ 08736

Creditor: M&T Bank

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by Attorney for Debtor, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by _____, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including 10/21/2025.

☐ The Loss Mitigation Period is terminated, effective _____.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:
Richard S. Herro, Sr.
Yvonne Herro
Debtors

Case No. 24-22686-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 29, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard S. Herro, Sr., Yvonne Herro, 2348 Orchard Crest Blvd, Manasquan, NJ 08736-4001

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
Robert Cameron Legg	on behalf of Joint Debtor Yvonne Herro courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Richard S. Herro Sr. courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7